



Order Filed on October 26, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

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UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY


In re:	Chapter 13
Joy Birdsong,	Case No. 20-22260-JNP
	Hearing Date: October 26, 2021 at 11:00 a.m.
Debtor.	Judge: Jerrold N. Poslusny, Jr.

**ORDER VACATING AUTOMATIC STAY**

The relief set forth on the following pages, number two (2) through two (2) is hereby

**ORDERED**

**DATED: October 26, 2021**

  
\_\_\_\_\_  
Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

Debtor: Joy Birdsong  
Case No.: 20-22260-JNP  
Caption of Order: **ORDER VACATING AUTOMATIC STAY**

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THIS MATTER having been opened to the Court upon the motion of USB Leasing LT ("Movant") for an Order vacating the automatic stay in effect pursuant to [11 U.S.C. § 362\(a\)](#) and for good cause shown for the entry of this Order, it is hereby ordered that:

1. The automatic stay in effect pursuant to [11 U.S.C. section 362\(a\)](#), is hereby terminated pursuant to [11 U.S.C. §§ 362\(d\)\(1\)](#) and [\(d\)\(2\)](#) for the lack of equity in and/or failure to make adequate protection payments on the collateral as to Movant, its agents, assigns or successors in interest, so that Movant, its agents, assigns or successors in interest, may take any and all action under applicable state law to exercise its remedies against the collateral, a 2017 Fiat 500X, VIN: ZFBCFYCB8HP609866.
2. That in the event this case is converted to a case under any other chapter of the U.S. Bankruptcy Code, this Order will remain in full force and effect;
3. Movant that in the event of the sale of the Collateral, Movant shall account to the Trustee of any surplus monies that may exist after the sale.

In re:  
Joy Birdsong  
Debtor

Case No. 20-22260-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Oct 26, 2021

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2021:

Recip ID	Recipient Name and Address
db	+ Joy Birdsong, 129 Walker Avenue, Moorestown, NJ 08057-2422

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2021 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor Quicken Loans LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Christian Del Toro	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION cdeltoro@martonelaw.com, bky@martonelaw.com
Denise E. Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans, Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Lee Martin Perlman	

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on behalf of Debtor Joy Birdsong ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

Phillip Andrew Raymond

on behalf of Creditor USB Leasing LT phillip.raymond@mccalla.com mcallaecf@ecf.courtdrive.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8